

Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Eastern District of PennsylvaniaIn re:
Charles P. Simon
Patricia M. Simon
DebtorsCase No. 19-17669-jkf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Belinda
Form ID: 309IPage 1 of 2
Total Noticed: 22

Date Rcvd: Jan 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 12, 2020.

db/jdb +Charles P. Simon, Patricia M. Simon, 270 Trenton Road, Fairless Hills, PA 19030-2714
 tr +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606-2265
 14436861 +Citi/Sears, Citibank/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
 14436863 +Citizens Bank, 1 Citizens Bank, Riverside, RI 02915-3000
 14440953 +Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 02919-1922
 14436864 +Citizens Bank NA, Attn: Bankruptcy, One Citizens Bank, Providence, RI 02903-1339
 14434392 +One Main Financial (formerly Springleaf), 156 Baltimore Pike, Springfield, PA 19064-3629
 14436871 +Postal Employees Credit Union, 1807 W Diehl Rd, Naperville, IL 60563-1890
 14436872 +RBS Citizens CC, 1 Citizens Dr., Ms: Rop 15b, Riverside, RI 02915-3035

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: brad@sadeklaw.com Jan 11 2020 03:35:16 BRAD J. SADEK, Sadek and Cooper,
1315 Walnut Street, Suite 502, Philadelphia, PA 19107smg E-mail/Text: megan.harper@phila.gov Jan 11 2020 03:38:01 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 11 2020 03:37:09
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946smg E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 11 2020 03:37:30 U.S. Attorney Office,
c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404ust E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 11 2020 03:37:13 United States Trustee,
Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-290814436862 +EDI: CITICORP.COM Jan 11 2020 08:23:00 Citibank/Exxon Mobile, Attn: Bankruptcy Dept,
PO Box 790034, St Louis, MO 63179-003414436865 +EDI: CRFRSTNA.COM Jan 11 2020 08:23:00 Credit First National Association,
Attn: Bankruptcy, PO Box 81315, Cleveland, OH 44181-031514436866 EDI: DISCOVER.COM Jan 11 2020 08:23:00 Discover Financial, Attn: Bankruptcy Department,
PO Box 15316, Wilmington, DE 1985014443126 EDI: DISCOVER.COM Jan 11 2020 08:23:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-302514436868 EDI: IRS.COM Jan 11 2020 08:23:00 Internal Revenue Service, AUR CORR 5-E08-113,
Philadelphia, PA 19255-052114436869 +E-mail/Text: bncnotices@becket-lee.com Jan 11 2020 03:36:28 Kohls/Capital One,
Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-304314436870 E-mail/Text: camanagement@mtb.com Jan 11 2020 03:36:33 M & T Bank, Attn: Bankruptcy,
PO Box 844, Buffalo, NY 1424014436873 +EDI: RMSC.COM Jan 11 2020 08:23:00 Synchrony Bank/Gap, Attn: Bankruptcy Dept,
PO Box 965060, Orlando, FL 32896-5060

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14443482* +Citi/Sears, Citibank/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
 14443483* +Citibank/Exxon Mobile, Attn: Bankruptcy Dept, PO Box 790034, St Louis, MO 63179-0034
 14443484* +Citizens Bank, 1 Citizens Bank, Riverside, RI 02915-3000
 14443485* +Citizens Bank NA, Attn: Bankruptcy, One Citizens Bank, Providence, RI 02903-1339
 14443486* +Credit First National Association, Attn: Bankruptcy, PO Box 81315,
Cleveland, OH 44181-0315
 14443487* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
 (address filed with court: Discover Financial, Attn: Bankruptcy Department, PO Box 15316,
Wilmington, DE 19850)
 14436867* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
 14443488* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
 14443489* Internal Revenue Service, AUR CORR 5-E08-113, Philadelphia, PA 19255-0521
 14443490* +Kohls/Capital One, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
 14443491* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
 (address filed with court: M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240)
 14443493* +Postal Employees Credit Union, 1807 W Diehl Rd, Naperville, IL 60563-1890
 14443494* +RBS Citizens CC, 1 Citizens Dr., Ms: Rop 15b, Riverside, RI 02915-3035
 14443495* +Synchrony Bank/Gap, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
 TOTALS: 0, * 14, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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Form ID: 309I

Page 2 of 2
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2020 at the address(es) listed below:

BRAD J. SADEK on behalf of Joint Debtor Patricia M. Simon brad@sadeklaw.com,
bradsadek@gmail.com
BRAD J. SADEK on behalf of Debtor Charles P. Simon brad@sadeklaw.com, bradsadek@gmail.com
REBECCA ANN SOLARZ on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:			
Debtor 1	Charles P. Simon		Social Security number or ITIN xxx-xx-5708
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Patricia M. Simon		EIN ---
	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Pennsylvania		
Case number:	19-17669-jkf		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Charles P. Simon	Patricia M. Simon
2. All other names used in the last 8 years		
3. Address	270 Trenton Road Fairless Hills, PA 19030	270 Trenton Road Fairless Hills, PA 19030
4. Debtor's attorney Name and address	BRAD J. SADEK Sadek and Cooper 1315 Walnut Street Suite 502 Philadelphia, PA 19107	Contact phone 215-545-0008 Email: brad@sadeklaw.com
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (215)408-2800 Date: 1/10/20

For more information, see page 2

7. Meeting of creditors	February 7, 2020 at 12:00 PM	Location: Suite 18-341, 1234 Market Street, Philadelphia, PA 19107
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 4/7/20 Filing deadline: 2/17/20 Filing deadline: 6/6/20
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$700.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 3/11/20 at 9:30 AM , Location: Courtroom #3, 900 Market Street, Philadelphia, PA 19107	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	